

2014 Annual Report

About the ITRC—its History

Since 1999, ITRC has assisted tens of thousands of victims and consumers through its call center—all at no charge. Over the past 15 years, it has:

- Reached tens of millions of *consumers* nationwide through its website idtheftcenter.org.
- Provided expert advice and commentary to national media to further inform businesses and consumers on how to engage in best practices to protect personal information.
- Participated in hundreds of presentations and community events to increase consumer awareness on ways to minimize the risk of becoming a victim.
- Provided insight on, and review of, numerous issues going before legislators on topics involving identity theft and privacy.
- Developed and maintained strong partnerships with numerous governmental agencies and other non-profits addressing identity theft victim assistance and other related topics.
- Created, maintained, and continually updated hundreds of ITRC Fact Sheets, Solutions, and Letter Forms, as well as other Tip Sheets and Guides, for use by victims and consumers nationwide.
- Conducted numerous surveys to provide valuable research on tracking trends and patterns of identity theft and related issues.

ITRC Mission Statement

- *Provide best-in-class victim assistance at no charge to consumers throughout the United States.*
- *Educate consumers, corporations, government agencies, and other organizations on best practices for fraud and identity theft detection, reduction and mitigation.*
- *Serve as a relevant national resource on consumer issues related to cybersecurity, data breaches, social media, fraud, scams, and other issues.*

Our vision for 2014 was to further the outreach efforts which began in 2013—providing our resources to more people in more ways. We also focused attention on conducting more research to better understand any trends and patterns which have come to light over the past few years. Through these efforts, we have continued to strengthen our position as an essential resource to assist victims/consumers with identity theft and related concerns.

The ultimate goals of the ITRC are to ensure -

- NO victims of identity theft are left to fend for themselves or are unaware of the free resources we can provide to help them mitigate their cases, and
- The general public is educated regarding ways to minimize their risk of becoming a victim of identity theft as well as be informed about related scams and frauds which can ultimately lead to identity theft victimization.

Message from the CEO/President



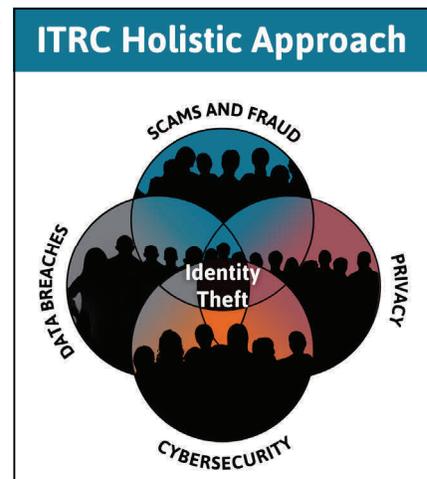
The cover of this annual report visually conveys how the Identity Theft Resource Center approaches the issue of identity theft and victim assistance. This crime doesn't exist in a vacuum, never touching other aspects of victim's lives; rather it crosses over into, and becomes entangled with, their other activities and pursuits resulting in a variety of consequences for each individual victim.

Sometimes a victim is unable to move forward with a specific task or life goal – such as purchasing a first home or obtaining a student loan. Sometimes the person becomes a victim of other types of scams and frauds, resulting in a strong distrust of society in general. Vulnerabilities in social media and privacy settings, as well as online and offline behavior, can all result in identity theft victimization. For these reasons and more, the ITRC takes a holistic approach with our

remediation and educational efforts.

In order to illustrate this approach, we reached out to the artists at [Art Heroes](#) for help. Art Heroes connects nonprofits with a global community of design instructors and students who provide free design services. They call themselves “designers for the forces of good.” The image on the front was designed by Geoff Siler. We felt it was uniquely appropriate to have an Art Hero convey the daily heroism of the ITRC staff. Each interaction advisors have with victims may not necessarily sound like an act of heroism, but it often feels that way to the people we help. Victims convey this sentiment to us again and again: When identity theft makes people feel like they are being swept downriver with nothing tangible to hold onto, we throw them a life raft.

It's also important to remember there is a person behind each identity theft statistic you read, a person whose life is being affected in many adverse ways. Our cover captured that quite artistically. The ITRC illustrated this point further when we released the information which was captured in our [Identity Theft: The Aftermath 2013](#) study. The respondents in this study felt effects far greater than just thinner wallets. The emotional impact affected family and work relationships, self-esteem, and overall trust of our society.



The collaboration between Art Heroes and the ITRC represents one additional facet of our mission: the partnership with other organizations which have talents and expertise to help us further our endeavors. ITRC has worked this year to continue to build strong relationships with other experts and industry organizations so we may continue to provide consumers and victims with the most updated, accurate, and comprehensive information available.

Moving into 2015 we will continue to embrace the “nobody is as smart as everybody” adage. We will continue to strive to expand our “everybody” until there are no identity theft victims who feel they have been left to fend for themselves.

A handwritten signature in black ink that reads "Ira C. Velasquez".

President/CEO ITRC

Message from the Chairman of the Board



How big is identity theft? What is the impact to the victims? What is the true cost of a data breach? What is the size of fraud in the US?

Not a week goes by without someone asking me one of these questions. While there are many statistics out there, we still lack a holistic view. We often forget that the statistics represent real people, with real stories, sometimes with significant negative impact to their lives. With ever-growing technology, the pace at which crooks are able to commit identity theft continues to increase, with no end in sight.

In 2014, data breaches were large and, unlike in previous years, major data breaches also had the data stolen and used by criminals fraudulently. Many times there is nowhere for consumers to turn.

Thanks to the terrific sponsors of the ITRC in 2014, we were able to conduct surveys and publish reports on many topics, including: *Identity Theft: the Aftermath 2013*, sponsored by Google, and *Data Breaches, the Holidays, and You*, sponsored by IDT911. In addition, the ITRC's piece, "Data Breaches and Identity Theft, A Convolved Issue," was included in the *2014 Verizon Data Breach Investigations Report*. *Identity Theft: It Could Happen to You!*, in collaboration with Aite Group, was also published in October.

Additionally, the ITRC provided toll-free, no-cost assistance to victims in their time of need. In 2014, the ITRC assisted 9,052 victims and consumers.

We need your help in supporting the mission of the ITRC. The ITRC provides free assistance via our toll-free call center (www.idtheftcenter.org) for victims and consumers; free educational materials, including fact sheets, solutions, letter forms, and other regularly updated information; and we serve as a relevant national resource on current topics related to cybersecurity, data breaches, privacy, social media, fraud, scams, and other related issues. Please contact us if you would be interested in sponsoring our organization.

In their own words -

I just want to say "thank you" for your help, thank you for listening to me and most importantly helping me...So, I am doing I guess what has to be done or completed, but like you said, it's always going to be something for me to do... I wish now I could or should just change my name. Start over or something.

I appreciate everything, most people would not have listened to me and give a sincere reply or answered as much as you did and send me as much information as you did...That show's me the upmost

Remember, every number in this report represents a real person with a real story.

Sincerely,

Julie Ferguson
Chair, ITRC Board of Directors
January, 2015

Provide best-in-class victim assistance at no charge to consumers

ITRC advisors provide one-on-one assistance to victims and concerned consumers via our toll-free call center. Since 2009, ITRC advisors have assisted more than 66,000 direct contacts to the center.

Our education and outreach efforts, all completely free to consumers, remain vital to stemming the tide of the increasing number of victims every year.

19,577 Calls received by our toll-free number in 2014.

9,052 Number of consumer/victim contacts in 2014

New in 2014—

Call Center open 24 hours a day/7 days a week.

Throughout 2014, the ITRC Victim Assistance Call Center provided toll-free, no-cost case mitigation and consumer education to more than 9,000 victims and consumers. ITRC advisors, who together represent more than 50 years of case resolution experience, are on the frontlines of identity theft mitigation and regularly hear about the newest scams and frauds affecting the public. ITRC advisors are continually refining our processes to capture the newest and most effective measures to employ in the identity theft case resolution space.

2014 FTC Referrals

Since 2009, the ITRC has been providing victim assistance support to the Federal Trade Commission. During the 2013 National Consumer League's *State of ID Theft Conference*, FTC Chairwoman Edith Ramirez highlighted the partnership between the FTC and ITRC as an example of a successful public / private partnership.

Throughout 2014, more than 30 percent of the overall contacts and cases handled by the ITRC were a result of this FTC referral partnership.

844,760 Number of website page views in 2014

10.2% Increase in website views over 2013 views

426,300 Number of visits to the ITRC website

16.5% Increase in visits over 2013 visits

ITRC Website

Over the years, the ITRC has continued to enhance the user-friendly aspects of its website. Our new mobile optimized website launched in 2013. Almost 30% of our online visitors are reaching us through their mobile device. Mobile traffic increased more than 11% in 2014 over 2013.

Communications

ITRC realizes that victims and consumers were better served when we stay up-to-date on the most recent issues affecting all consumers nationwide. We are confident that both victims and consumers are better served when we reach a significantly larger audience through the growth of our media footprint and online presence.

Throughout the year, Eva and the ITRC were interviewed as an expert for a wide range of both print and online publications. Below is just a representative example of this nationwide coverage.

National Media Coverage

[How to protect your finances from cyber hackers](#), Jean Chatzky for *Fortune Magazine*

[How Much Privacy Are We Willing to Risk for Mobile Connectivity?](#), *Huffington Post*

[Health care system's \\$5.6 billion security problem](#), *CNBC*

[When Family and Friends Steal Your Identity](#), *Fox Business*

[Identity thieves gear up to steal your tax refund](#), *USA Today*

[What's Your ID Theft IQ?](#), *Today Money*

[Breaches of Your Personal Data Are Up 20%](#), *Time Magazine*

[Fraud Happens. Here's How to Protect Yourself](#), *More Magazine*

[Worried About Being Hacked at the Hospital?](#), *U.S. News & World Report*

[National ID theft group links with US](#), *Sunshine Coast Daily*

Social Media

Throughout 2014, participation in the ITRC's monthly Twitter Chats (#IDTheftChat) grew immensely, resulting in more than 28.4 million impressions and reaching nearly 2.4 million accounts. During the year, we were joined by co-hosts such as the FTC, IDT911, Private WiFi, Lifelock, AARP, BBB MilitaryLine, Employee Support of the Guard and Reserve, and NW3C.

The number of Facebook followers in 2014 reflect a 12 percent increase over 2013 figures and our efforts to

include Pinterest provided another successful platform for the ITRC, increasing followers by more than 50 percent over 2013 .

28,451,021

Number of Twitter chat impressions

2,358,493

Number of accounts reached

20,817

ITRC Twitter Followers

4,298

ITRC Facebook followers

Educate consumers, corporations, government agencies, and other organizations on best practices...

Surveys and White Papers

The ITRC continued its long history of producing studies and whitepapers, based upon its surveys conducted on a wide range of issues facing consumers in 2014.

- **2014 Verizon Data Breach Investigations Report "Data Breaches and Identity Theft, A Convoluted Issue," April 2014**
- **Identity Theft: the Aftermath 2013, Google, October 2014**
- **Identity Theft: It Could Happen to You! - Aite, October 2014**
- **Data Breaches, the Holidays, and You—IDT911**

The ITRC's *Identity Theft: the Aftermath 2013* study was released in October, during National Cyber Security Awareness Month. The study and event were sponsored by Google and held at its Washington, D.C. offices. This conference, which featured FTC Commissioner Terrell McSweeney as the keynote speaker, along with a panel of experts government officials, and victims, examined the effects of identity theft on victims and ways to prevent the increase of identity theft crimes.

The findings of the report and the views of the expert panel suggest that, despite growing national awareness of the issue, little progress has been made in preventing or lessening the impact of identity theft. The consensus opinion is that the many forms of identity fraud continue to have a lasting impact on victims and our economy, and more work must be done to help victims and prevent future crimes.

ITRC Breach List and Breach Stats Report

Information management is critically important to all of us - especially as more and more data breach incidents are reported. The ITRC has been tracking security breaches since 2005, examining patterns, trends, and any information that may better help us to educate consumers and businesses on the need for understanding the value of protecting personal identifying information.

Last year's ITRC Breach Report indicated a recorded high of 783 breaches throughout five industry sectors—Business, Education, Medical/Healthcare, Government/Military, and Banking/Credit/Financial. Industry organizations, government agencies, consumers, and the media have come to rely on the ITRC's database as a source for data breach activities nationwide.

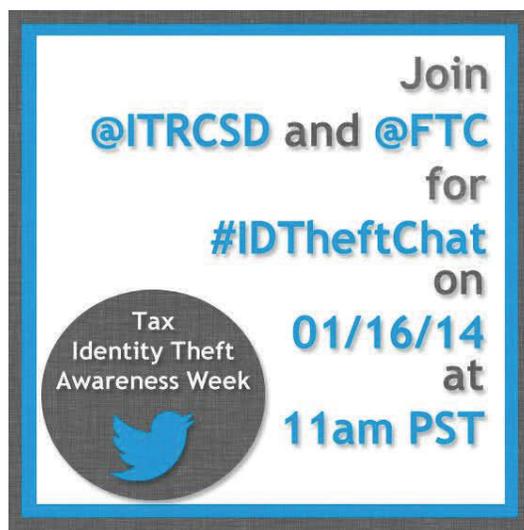
- The *ITRC Breach Report*, updated daily and published weekly, was quoted as a source in numerous well-respected publications, including: [USA Today](#), [Washington Post](#), [TechWorld](#), [American Banker](#), [Forbes](#), [Wall Street Journal](#), and [Data Breach Today](#).
- The *ITRC Breach List Update & Highlights* e-news alert was developed to provide this data breach information more directly to those seeking this information. The number of opt-in recipients of the *ITRC Breach List*, sponsored by IDT911, approached 800 recipients by the end of 2014.
- Three of these ITRC breach reports consistently ranked among the top 10 most-viewed pages on our site throughout 2014.

Partnerships

For many years, the ITRC has been actively engaged in a collaborative relationship with the Federal Trade Commission (FTC). Since 2009, the ITRC has been providing call center support for the FTC and is one of very few agencies the FTC refers identity theft victims to for direct assistance. During the 2013 National Consumer League's *State of ID Theft Conference*, FTC Chairwoman Edith Ramirez highlighted the partnership between the FTC and ITRC as an example of a successful public / private partnership.

Early in 2014, the FTC invited the ITRC to play an active role in promoting its initiative for Tax Identity Theft Awareness Week. Together, the ITRC and FTC co-hosted the January Twitter Chat to alert the public about the growing problem of tax identity theft, prevention, and what tax payers can do if they are victims. This Twitter Chat resulted in 4.2 million impressions, reaching a record high 657,310 individuals.

In October, Federal Trade Commissioner Terrell McSweeney and FTC Identity Protection Program Coordinator Steve Toporoff participated in an event, hosted by the ITRC, to highlight the growing threat of identity theft and its widespread effect on victims. Commissioner McSweeney's keynote speech preceded a panel of experts and other government officials who gathered in Washington, D.C. to discuss the issue of identity fraud and how policy makers can further address the growing threat.



ITRC Partnerships

U.S. Department of Justice/Office for Victims of Crimes ● Federal Trade Commission
Better Business Bureau ● CareConnectUSA ● Consumer Federation of America
DHS.GOV—Stop.Think.Connect ● Employer Support of the Guard and Reserve
Identity Theft Council ● Identity Theft Enforcement Interagency Working Group
Internet Crime Complaint Center ● Medical Identity Fraud Alliance
National Cyber Security Alliance ● National Cyber-Forensics and Training Alliance
National Organization for Victim Assistance ● Privacy Rights Clearinghouse ● Scam Detector
U.S. Department of Justice/Community Oriented Policing Services
San Diego City Attorney's Office ● San Diego District Attorney's - Victim Assistance Program
San Diego Regional Fraud Task Force ● Securing our eCity

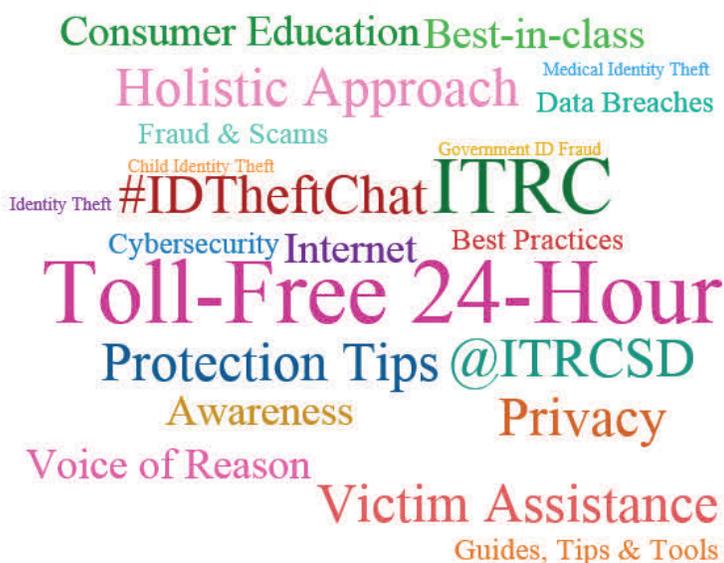
International Partner

iDcare—Australia & New Zealand's National Identity Support Service

Serve as a relevant national resource on consumer issues related to cybersecurity, data breaches, social media, fraud, scams, and other issues.

Unifying Consumers, Government and Industry

Throughout 2014, the ITRC continued in its efforts to bridge the gap between all the stakeholders involved in the identity theft, privacy, and related-issues discussion. These issues cannot be resolved with a single approach. There are many facets to these problems and, as such, all parties with an interest in these areas need to be engaged in the dialogue and heard. ITRC works with all the groups involved in combatting this issue: government, industry, law enforcement, NGOs, and the consumers/victims themselves.



National Conferences and Events

The ITRC had the opportunity to participate in several conferences, panels, and webinars throughout the year including:

- Data Privacy Day: Privacy in Motion—Mobile Devices & Privacy Issues
- NITVAN/BJIS—Understanding the Latest Theft Victimization Data from BJS (webinar)
- California State Fullerton Women’s Conference
- LifeLock PTA Forum
- VigiTrust
- National Consumer League Forum
- ITRC’s Identity Theft: the Aftermath 2013
- Privacy XChange Forum
- MIFA—Identity Theft: The Aftermath—Victim Impact Survey (webinar)
- Identity Theft Enforcement InterAgency Working Group (webinar)
- Time Warner Cable (webinar)
- FTC (webinar)

Financial Overview

Statement of Activities

Total Income	\$415,305
Total Expenses	\$596,230
Total Assets, Beginning of Year	\$274,018
Total Assets, End of Year.....	\$165,523



Board of Directors

Julie Ferguson, Board Chair, Vice President of Emerging Technologies, Ethoca; Advisory Board, Debix; Board Emeritus of the Merchant Risk Council

Matt Cullina, Board Secretary, Chief Executive Officer, IDT911

Paul Bond, Partner, Reed Smith LLP

Mike Cook, Financial Services Consultant

Ron Davis, Senior Director, Brand Protection, QUALCOMM Incorporated

Susan Grant, Director of Consumer Protection, Consumer Federation of America

Robert Siciliano, CEO of IDTheftSecurity.com

Directors Emeritus

James Lee, Vice President, Association for Advanced Life Underwriting (AALU) in Washington, D.C., former Chairman of the ANSI Identity Theft Prevention and Identity Management Standards Panel (IDSP)

Charles E. Nelson, Ph.D., Psychologist, Director of the Crime and Trauma Recovery Program, San Diego; Founder of Family Treatment Institute

Corporate Sponsors



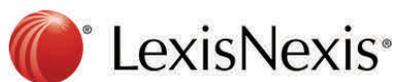
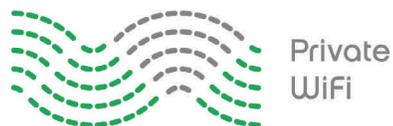
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